



SETANTA BALANCED FUND

Information is correct at 31 July 2019

FUND FACTS

	INVESTMENT STYLE	Active
	SIZE	19.4 million
	NO. OF SECURITIES	206

FUND DESCRIPTION

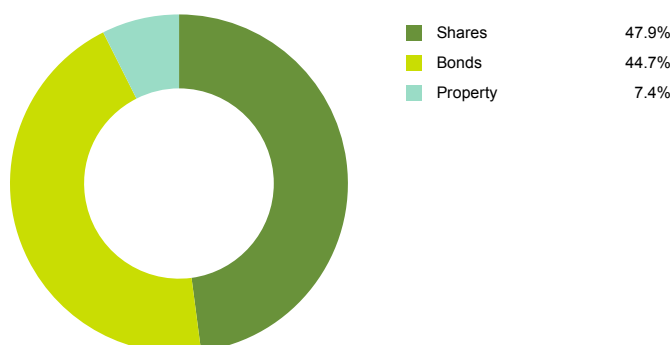
The Setanta Balanced Fund is a multi-asset fund investing in stocks, bonds and property investments. The aim of the fund is to secure long term growth on the amount invested. Within the asset mix below, a material level of cash may be held within the underlying funds.

Warning: If you invest in this product you may lose some or all of the money you invest.

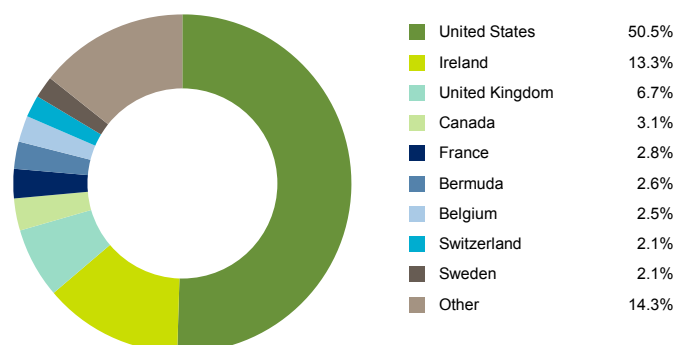
IRISH LIFE RISK LEVEL (IL)

IL1	IL2	IL3	IL4	IL5	IL6	IL7
LOWER RISK					HIGHER RISK	

ASSET ALLOCATION



SHARE COUNTRY DISTRIBUTION



TOP TEN SHARE HOLDINGS

STOCK NAME	% of FUND
MICROSOFT CORP	3.5%
BERKSHIRE HATHAWAY INC	3.2%
FEDERATED INVESTORS INC	2.9%
DCC PLC	2.9%
LANCASHIRE HOLDINGS LTD	2.4%
Johnson Controls International Ord	2.4%
CISCO SYSTEMS INC	2.3%
MELROSE INDUSTRIES PLC	2.3%
OSHKOSH CORPORATION	2.3%
KEYSIGHT TECHNOLOGIES INC	2.2%

SHARE SECTOR DISTRIBUTION

SECTOR	% of FUND
Financials	19.2%
Information Technology	18.0%
Health Care	12.7%
Consumer Discretionary	11.3%
Industrials	10.5%
Consumer Staples	9.2%
Materials	6.2%
Energy	5.6%
Communication Services	4.2%
Other	3.1%

This fund is provided by Irish Life Assurance plc and is managed by Setanta Asset Management Limited.

Warning: This fund may be affected by changes in currency exchange rates.

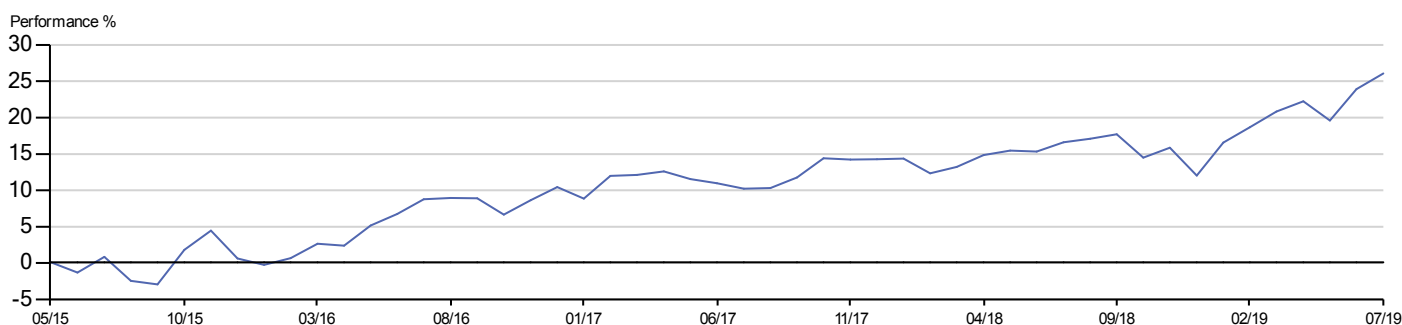
CALENDAR YEAR RETURN

	2013	2014	2015	2016	2017	2018	YTD
Fund	11.80%	18.66%	6.13%	9.80%	3.49%	-1.96%	12.58%

PERFORMANCE AS AT 31/07/2019

	1 Month	3 Month	1 Year	3 Year p.a.	Since Launch p.a.
Fund	1.77%	3.15%	8.17%	5.07%	5.62%

CUMULATIVE PERFORMANCE



Fund returns are quoted before taxes and after a standard annual management charge of 1.50%. The fund management charge and product charges will vary depending on the terms and conditions of your contract.

Launch Date (for the series used in the above performance illustration) = 06 May 2015; YTD = year to date; p.a. = per annum

Source: Irish Life Investment Managers

Warning: Past performance is not a reliable guide to future performance.

Warning: The value of your investment may go down as well as up.

Setanta is a dedicated value manager with an experienced investment team and strong track record.

Recognised for their excellence, professionalism and dedication to maintaining high standards of Irish pension provision, named **EQUITIES MANAGER OF THE YEAR**, Irish Pension Awards (2011-2016)

To find out more about our fund range and to view the latest market and fund manager updates please visit:
<http://www.irishlife.ie>

Irish Life Assurance p.l.c. is regulated by the Central Bank of Ireland.
Setanta Asset Management Limited is regulated by the Central Bank of Ireland.

H573-NET-0719